

FINANCE AND TRADE.

OFFICE OF THE DAILY APPEAL, No. 100 N. 3rd St., Memphis, Tenn., Jan. 11, 1869.

During the week money has been in active demand for the movement of cotton, and for one or two days our banks were run pretty low; but with liberal receipts from the East and a good mercantile demand for Eastern exchange, money has become easier. To-day the offerings of cotton bills were not so large, but our discount houses are generally well supplied and rates are steady at the closing quotations of Saturday:

Table with columns for 'Buying' and 'Selling' rates for various locations including New York, St. Louis, and Cincinnati.

Gold has not varied much during the week, and the large disbursement of the Government on the 1st did not have any material effect on it. It opened in New York for 100; it closed at 100 1/2; varied during the time 100 1/4; opened this morning at 100 1/2; and at 2 p.m. was 100 1/2. Dealers in this market buy at 100 1/2 and sell at 100 1/4.

The stockholders of the German National Bank of this city hold an election for Directors to-day, to serve during the ensuing year. It is thought that there will be very little change in the Board as we believe the affairs of the bank have been managed, during the past year, to the satisfaction of all concerned.

In the way of discounting mercantile paper, we hear of but an occasional transaction. Regular customers find no trouble in negotiating thirty, sixty or ninety day bills, but few of them are compelled to borrow, so that we may quote rates of interest as nominal. The street 2 1/2 per cent. is the ruling rate on good collateral.

In outside stocks and bonds we have no sales to report. All railroad stocks are in fair demand, and we are asked for any offering. City bonds are quiet. Eastern orders on the market, but they are limited to 40@45 per dollar, and allow no margin to the buyers, who are unable to purchase at less than 40, though an occasional small lot is picked up at 42 1/2. A holder of \$300,000 on deposit in New York telegraphed to-day to City Street, and he seems to be in demand. We heard but one dealer express a desire to buy. The others had all they wanted. We quote at 75 buying. Selling at 78 1/2.

Police Scrip is firm at 94 1/2 buying. Selling at 96 1/2. Several features recently reported in New York makes it pertinent to inquire whether a great many commercial mishaps are not the result of extravagance and speculation as much as the effect of business mismanagement. The numbers of great firms seem indispensable to their reputation to live in the most expensive manner. There are many houses in New York each partner of which is provided with a distinct establishment, including an elegant house, a business carriage and a private turnout. The profits are so nearly consumed to keep up this display that little is left to the firm who wish to provide a margin for bad debts and the contingencies of trade. Again, when the firm is more thrifty and gathers a surplus, the temptation to put it out at the extravagant rates of interest which are offered for it in Wall street is uncomparable. This money is generally loaned to some friends on stock collateral, who success frequently induces them to try a venture on their own account. The legitimate business is soon lost sight of in the excitement of stock fluctuations, and failure is the evident consequence.

GENERAL MARKETS. APPLIES FOR COTTON—The market for cotton is very active, and prices are high. The demand is for the staple, and the market is well supplied. The price of cotton is 100 per cent. The market is well supplied, and the price is high.

Uplands in Liverpool were active on Tuesday last at 11 1/2, but declined 1/2 the following day, and still another 1/2 on the next day. There was no change on Friday, but on Saturday a reaction set in and Uplands were quoted at 11 1/2. That market closed active at 11 1/2; Orleans, 11 1/2.

The New York market opened quiet but firm, with Uplands 27 1/2. It gave way on Wednesday; declined another 1/2 on Thursday morning; but jumped up 1/2 on Friday. It was quiet but firm; declined another 1/2 on Saturday evening, with Uplands 25 1/2. It opened firm this morning, with holders asking higher rates. At noon the demand was moderate and prices firm, and there was no change on Friday, but on Saturday a reaction set in and Uplands were quoted at 11 1/2; Orleans, 11 1/2.

Our market has been very firm all the week and prices have ranged very close to those of New York. During the early part of the week buyers went in with a rush and sales were active, keeping the unsold stock on hand much reduced. To-day there was a good inquiry and a sale of 2000 bales. The market was quiet but firm; declined another 1/2 on Thursday morning; but jumped up 1/2 on Friday. It was quiet but firm; declined another 1/2 on Saturday evening, with Uplands 25 1/2. It opened firm this morning, with holders asking higher rates. At noon the demand was moderate and prices firm, and there was no change on Friday, but on Saturday a reaction set in and Uplands were quoted at 11 1/2; Orleans, 11 1/2.

The New Orleans market at 11 1/2, to-day was very firm. Holders were asking higher rates, and there was no change on Friday, but on Saturday a reaction set in and Uplands were quoted at 11 1/2; Orleans, 11 1/2.

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RAILROAD TIME TABLE.

Memphis and Little Rock Railroad. To Madison and Little Rock, Ark. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Little Rock at 10 p.m. Arrive at Madison at 11 p.m.

Memphis and Charleston Railroad. Through Mail (daily). Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Charleston at 10 p.m.

Memphis and Louisville Railroad. Regular Memphis and Louisville Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Louisville at 10 p.m.

Memphis and St. Louis Railroad. Regular Memphis and St. Louis Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at St. Louis at 10 p.m.

Memphis and New Orleans Railroad. Regular Memphis and New Orleans Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at New Orleans at 10 p.m.

Memphis and Mobile Railroad. Regular Memphis and Mobile Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Mobile at 10 p.m.

Memphis and Savannah Railroad. Regular Memphis and Savannah Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Savannah at 10 p.m.

Memphis and Jacksonville Railroad. Regular Memphis and Jacksonville Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Jacksonville at 10 p.m.

Memphis and Tampa Railroad. Regular Memphis and Tampa Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Tampa at 10 p.m.

Memphis and Key West Railroad. Regular Memphis and Key West Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Key West at 10 p.m.

Memphis and Havana Railroad. Regular Memphis and Havana Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Havana at 10 p.m.

Memphis and Santiago Railroad. Regular Memphis and Santiago Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Santiago at 10 p.m.

Memphis and Matanzas Railroad. Regular Memphis and Matanzas Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Matanzas at 10 p.m.

Memphis and Pinar del Rio Railroad. Regular Memphis and Pinar del Rio Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Pinar del Rio at 10 p.m.

Memphis and Cienfuegos Railroad. Regular Memphis and Cienfuegos Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Cienfuegos at 10 p.m.

Memphis and Sancti Spiritus Railroad. Regular Memphis and Sancti Spiritus Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Sancti Spiritus at 10 p.m.

Memphis and Sagua Grande Railroad. Regular Memphis and Sagua Grande Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Sagua Grande at 10 p.m.

Memphis and Camaguey Railroad. Regular Memphis and Camaguey Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Camaguey at 10 p.m.

Memphis and Manzanillo Railroad. Regular Memphis and Manzanillo Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Manzanillo at 10 p.m.

Memphis and Veracruz Railroad. Regular Memphis and Veracruz Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Veracruz at 10 p.m.

Memphis and Mexico Railroad. Regular Memphis and Mexico Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Mexico at 10 p.m.

Memphis and Havana Railroad. Regular Memphis and Havana Packet. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Havana at 10 p.m.

STEAMBOATS.

FOR ST. LOUIS. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at St. Louis at 10 p.m.

FOR EVANSVILLE. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Evansville at 10 p.m.

FOR ARKANSAS RIVERS. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Arkansas Rivers at 10 p.m.

FOR OCEGOA. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Ocegoa at 10 p.m.

FOR LOUISVILLE. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Louisville at 10 p.m.

FOR NEW ORLEANS. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at New Orleans at 10 p.m.

FOR MOBILE. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Mobile at 10 p.m.

FOR SAVANNAH. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Savannah at 10 p.m.

FOR JACKSONVILLE. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Jacksonville at 10 p.m.

FOR TAMPA. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Tampa at 10 p.m.

FOR KEY WEST. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Key West at 10 p.m.

FOR HAVANA. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Havana at 10 p.m.

FOR SANTIAGO. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Santiago at 10 p.m.

FOR MATANZAS. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Matanzas at 10 p.m.

FOR PINAR DEL RIO. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Pinar del Rio at 10 p.m.

FOR CIENFUEGOS. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Cienfuegos at 10 p.m.

FOR SANCTI SPIRITUS. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Sancti Spiritus at 10 p.m.

FOR SAGUA GRANDE. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Sagua Grande at 10 p.m.

FOR CAMAGUEY. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Camaguey at 10 p.m.

FOR MANZANILLO. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Manzanillo at 10 p.m.

FOR VERACRUZ. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Veracruz at 10 p.m.

FOR MEXICO. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Mexico at 10 p.m.

EDUCATIONAL.

UNIVERSITY OF THE SOUTH. SEWANEE MOUNTAIN, TENN. The next Term of the Junior Department will open on Monday, January 12, 1869.

BRINKLEY FEMALE COLLEGE. Memphis, Tenn. This Institution will open on Monday, January 12, 1869.

TERMS FOR FEBRUARY OF 6 MONTHS. The next Term of the Junior Department will open on Monday, February 1, 1869.

FOR OCEGOA. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Ocegoa at 10 p.m.

FOR LOUISVILLE. Memphis and Little Rock Packet Company. Leaving Memphis Monday, Wednesday, Friday, at 7 a.m. Arrive at Louisville at 10 p.m.

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PHYSICIANS.

DR. HUSSELL'S DISPENSARY AND INFIRMARY. MEMPHIS, TENN. Dr. HusSELL'S DISPENSARY AND INFIRMARY is located at No. 100 N. 3rd St., Memphis, Tenn.

DR. NORRIS, Oculist. 233 Main Street, Memphis, Tenn. Cures all diseases of the Eye. A cure warranted in every case.

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UNION FEMALE COLLEGE. Orf Rd., Mississippi. Chartered by the State in 1854, and authorized to confer the Highest Educational Honors on Young Ladies.

INSURANCE. CAPITAL - \$1,000,000. Security, by Law of State of Ohio, \$2,000,000. ENTERPRISE INSURANCE COMPANY, OF CINCINNATI.

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HARDWARE.

ALLISON BROS., Importers and Wholesale Dealers in Hardware, Guns, Cutlery, Etc.

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NEW YORK.

HYMANS & DANCY, General Commission Merchants, No. 47 Wide Water Street, (Near of Custom House), - NEW YORK, N.Y.

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